

Lake County Consortium 2019 Affordable Housing Pre-Application Workshop

September 28, 2018



Team Members

- Jodi Gingiss, Community Development Administrator
- Irene Marsh-Elmer, Housing Grant Administration Specialist
- Eric Foote, Grant Administration Specialist
- Dominic Strezo, Environmental Project Coordinator
- Laura Walley, Executive Secretary

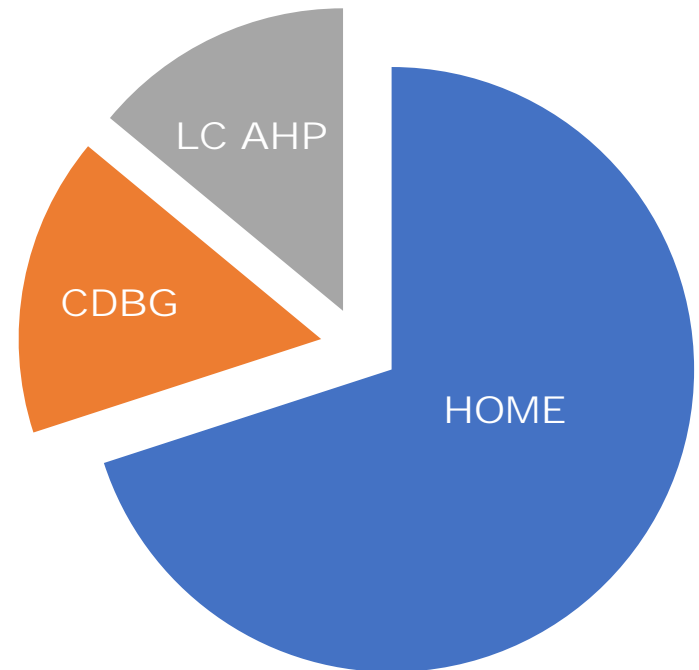
Consortium Members

- City of Waukegan
 - Laraesa Garland, Director of CDBG Department
 - Pam Jeffries, Rehabilitation Coordinator
- City of North Chicago
 - Victor Barerra, Economic & Community Development Director
 - Nimrod Warda, Senior Planner

Affordable Housing Funding

Approximate annual amounts:

- HOME Program: \$1,125,000
- CDBG: \$350,000
- LC Affordable Housing Program: \$300,000
- Lake County also has separate funding rounds for
 - Public Infrastructure
 - Public Services



2015-2019 Consolidated Plan

Lake County has a duty to Affirmatively Further Fair Housing, Identify Housing Needs, and Develop Housing Goals based on the Identified Needs.

Sub-Standard Housing Units

Cost-Burdened Households

Lack of Affordable Housing Options

Over Crowding

Priority Need	Goal #	Lake County 2015-19 Consolidated Plan GOALS
HOUSING	1	Rehabilitate Existing Housing: Affordable & Special Needs
	2	Develop New Housing: Affordable & Special Needs
	4	Subsidize Housing for Low/Mod Income Families
NEIGHBORHOODS	5	Provide Adequate Low/Mod Income Area Infrastructure
	6	Revitalize Low/Mod Income Area Business Districts
	7	Assist People with Disabilities
	8	Provide Welcoming Communities
JOBS	9	Create Jobs for Low/Mod Income Workers
	10	Provide Services for Job Stability



Affirmatively Further Fair Housing



Eligible Activities within Goals

ConPlan Goal #	Housing-Related Goals	Eligible Activities
1	Rehabilitate Existing Housing: Affordable & Special Needs	Acquisition / Rehab / Disposition
2	Develop New Housing: Affordable & Special Needs	Infrastructure for Site Prep / Acquisition / Construction / Demolition / Disposition
4	Subsidize Housing for Low/Mod Income Families	Direct Homeownership Assistance / Rental Assistance
	Lake County Affordable Housing Program	Any of above / Rent Risk Mitigation Fund / Foreclosure Prevention / Housing Counseling

Use of Funds

- Must meet HUD Definition of “Housing”: single-family housing, permanent housing for disabled homeless, transitional housing, single-room occupancy, and group homes.
- Housing ***does not include***: emergency shelters or facilities
- Beneficiary household must be income eligible
 - HOME & CDBG: 80% AMI
 - LC Affordable Housing Program: 100% AMI

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80% AMI	\$47,400	\$54,200	\$60,950	\$67,700	\$73,150	\$78,550	\$83,950	\$89,400
100% AMI	\$59,300	\$67,700	\$76,200	\$84,600	\$91,400	\$98,200	\$105,000	\$111,700

Project and Program Types

- Homeowner Rehabilitation
- Homebuyer Activities
- Rental Housing
- Tenant-Based Rental Assistance
- Infrastructure Site Prep
- Foreclosure Prevention
- Housing Counseling
- Rental Risk Mitigation Fund

Municipalities and townships are eligible to apply for CDBG infrastructure, demolition and/or acquisition funds to create new affordable housing, including to convert properties from non-residential to residential use!

See guidelines for project vs program description.

2019 Application Overview

- Significant changes from prior years
 - Pay attention to sections & attachments
- Letter of Intent (LOI) is required
- Scoring criteria included in guidelines
- Production Workbook: rental *or* homebuyer
- Submission
 - 1 original and 1 copy
 - 1 electronic



Applicants

Current Grantees

Fair Housing

Grantee Information &
Training

Neighborhood
Stabilization Program
(NSP)

Home › Departments/Offices › Planning, Building & Development › Services › Community Development ›
Programs › Applicants

Applicants

Housing Applications

- [PY2019 Affordable Housing Project Guidelines \(PDF\)](#)
- [2018 Housing Workshop Presentation \(PPT\)](#)
- [2019 Affordable Housing Letter of Intent \(Fillable\)](#)
- [Affordable Housing Application Instructions \(PDF\)](#)
- [PY2019 Affordable Housing Application Form \(Fillable\)](#)
- [Attachment 1 Application Authority Certification \(Fillable\)](#)
- [Attachment 2 Conflict of Interest Certification \(Fillable\)](#)
- [Attachment 3 Board Questionnaire and Roster \(DOC\)](#)
- [Attachment 5 Narrative Questions \(DOC\)](#)
- [Housing Production - Homebuyer \(XLS\)](#)
- [Housing Production - Rental \(XLS\)](#)
- [Attachment 7 CHDO Tier 2 Application Form \(Fillable\)](#)
- [Entity Declaration Samples \(Fillable\)](#)

CHDO Application Forms

- [PY2019 CHDO Certification Application Instructions \(PDF\)](#)
- [CHDO Certification Application Form and Tier 1 Checklist \(Fillable\)](#)
- [Attachment 3 CHDO Board Member Forms \(Fillable\)](#)

Contact Us

Community Development

communitydevelopment@lakecountyil.gov

Physical Address

[View Map](#)

500 West Winchester Road
Unit 101
Libertyville, IL 60048

[Directions](#)

Phone: 847-377-2475

Fax: 847-984-5745

Related Links

- [Lake County Regional Framework Plan](#)
- [Lake County Community Development Calendar](#)
- [Housing and Community Development Commission Agendas & Minutes](#)



Attachment	ALL applicants	Programs	Projects	CHDOs
Affordable Housing Application Form	X			
Attachment 1: Application Authority and Submission Certification	X			
Attachment 2: Conflict of Interest Certification (EITHER No Conflict OR Potential Conflict)	X			
Attachment 3: Board of Directors Questionnaire and Roster (EXCEPT CHDOS)	X			
Attachment 4: Certified Audit (EXCEPT CHDOS if applying for operating assistance)	X			
Attachment 5: Program Information: Narrative Responses to program questions 1-19		X		
Attachment 5: Project Information: Narrative Responses to project questions 1-21			X	
Attachment 6: Housing Production Application Workbook (EITHER rental OR homebuyer)			X	
Attachment 7: CHDO Tier 2 Set-Aside Requirements Application Form and supporting documentation				X
Appendices (including all additional attachments)	X	X	X	

2019 Application Timeline

Letter of Intent Due 10/12/2018

Application Due 12/12/2018

Advisory & Recommendation
Committee Meeting 1/16/2019

HCDC Public Hearing #1 02/2019

HCDC Public Hearing #2 03/2019

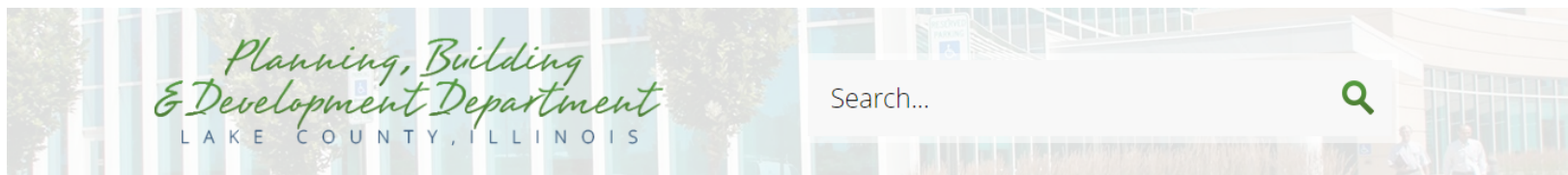
Lake County Board Meeting 04/2019

PY2019 Affordable Housing Project Guidelines

- Project/program types
- Timeline and financials
- Project requirements
 - Federal
 - Construction
 - Reporting
 - Rental and group home
 - Long-Term



Community Development Website



[Applicants](#)

[Current Grantees](#)

[Fair Housing](#)

[Grantee Information & Training](#)

[Neighborhood Stabilization Program \(NSP\)](#)

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<http://www.lakecountyil.gov/1907/Applicants>

Project Timeline

- No Choice Limiting Action Until Environmental Review Completion: 30 Day minimum
- Must Initiate Project Within 6 Months
- Must Complete Project Within 18 Months
- Project In-Use:
 - Rental: Lease-up within 6 Months; 18 Month Ineligibility Trigger
 - Homebuyer: Sold within 9 Months, or a Rental Conversion
 - Lease-Purchase: Execute agreement within 6 months; sold within 36-months of agreement signing, or a Rental Conversion

Project Financials - Workbook

- MUST complete the Application Production Workbook
- Limits
 - Subsidy Limits
 - After Rehab Value & Sales Price Limits
 - Rent Limits
 - Utility Allowance – HUD Utility Schedule Model
(<https://www.huduser.gov/portal/datasets/husm/uam.html>)
- All applicants must include \$1,000 - \$1,500 per house in their pro forma
 - Cost of environmental review and
 - Cost of construction inspections by Lake County

Project Financials

- 25% HOME Match – a permanent contribution
- Paid on a Reimbursement Basis
- 10% Construction Retainer + 5% Beneficiary Retainer

Federal Requirements

- Environmental Review
- Lead-Based Paint
- 2 CFR Part 200
- No Lobbying
- Audit
- Records Access
- MBE/WBE
- Conflict of Interest
- Drug Free Workplace
- Relocation
- Contract Work Hours & Safety Standards Act
- Copeland “Anti-Kickback” Act
- Fair Housing & Equal Opportunity
- Record Retention – 5 Years after Period of Affordability
- Affirmative Marketing
- Tenant Selection Plan (rental)
- VAWA Policy & Plan (rental)

Construction Requirements

- LURA → Mortgage
- Illinois Prevailing Wage: all projects
- Lake County Property Standards
- Lake County Inspections – 3
- Davis-Bacon: HOME – 12 units; CDBG – 8 units
- MBE/WBE
- Section 3
- Lead-Based Paint Testing

Reporting Requirements

Prior to Activity Completion

- Quarterly Progress Report
- Construction Inspections
- Project Completion Form
- Initial Beneficiary Information

After Activity Completion

- Homebuyer: Long-term Principal Residency Requirement
- Rental:
 - Annual Property Standard Certification
 - Financial Report
 - Annual Income Certification and Rental Compliance Log

Rental Housing & Group Home Requirements

- Beneficiary Income Limits & Income Targeting
- Lease Requirements
- Proscribed Rent Levels
 - Rent Amounts **Must** be Approved Annually

	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6BR
Low HOME	\$741	\$793	\$952	\$1,100	\$1,227	\$1,354	\$1,480
High HOME	\$879	\$1,014	\$1,180	\$1,420	\$1,564	\$1,707	\$1,851

- Annual Income Certification & Rental Compliance Log
- Inspections and Property Standards Certification
- On-site monitoring

Long-Term Rental Compliance

How Long?



- 5, 10, 15, or 20 years
- Depends on Funds/Unit
- Begins at Project Completion

Inspections



- Within 12 months of Project Completion
- Once every 3 years

On-Site Monitoring



- Every 1, 2, or 3 years

Annual Reports



- Every year

So you want to be a CHDO?

- What is a CHDO?
- Statutory Requirements
- Operating Grant
 - Up to 5% of HOME Program Funding
 - 12 months to spend
 - Receive CHDO Reserve Funds within 24 months
- New CHDOs: Separate Application
- Existing CHDOs: Annual re-certification

Questions?



Contact Us!

Irene Marsh-Elmer

847-377-2152

imarshelmer@lakecountyil.gov

Jodi Gingiss

847-377-2139

jgingiss@lakecountyil.gov

THANK YOU

www.lakecountyil.gov

